

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Tina M. Nocera et al.

Group Art Unit:

3624

Serial No.:

09/723,402

Examiner:

Geoffrey R Akers

Filed: For:

November 26, 2000

METHOD FOR DEVELOPING ANSWER-OPTIONS TO

ISSUE-OUESTIONS RELATING TO PERSONAL

FINANCE AND INVESTMENT

Docket No.:

0015-10

Morristown, NJ 07962 June 3, 2003

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 RECEIVED JUN 0 6 2003

GROUP 3600

Sir:

AMENDMENT UNDER 37 CFR 1.111

In response to the Office Action dated March 6, 2003 in the above-identified application, kindly amend the above-identified application as follows.

IN THE CLAIMS

Rewrite claims 1, 6, 14, 19, 23, 27, and 32 as follows:

(Amended) A method of providing to a user a plurality of answer-options to an issue-1. question relating to personal finance and investment, in a computer having a processor, an input device, a memory storage device and an output device, said method comprising the steps of:

- identifying and storing in the/memory storage device a plurality of topics (a) relating to personal investment and finance;
- developing and storing in the memory storage device a plurality of issue-(b) questions directed to each of the stored topics;

E: EXAMINER: GROUP ART UNIT: 3624 ANSWER-OPTIONS TO ISSUE-QUESTIONS RELATING TO VESTMENT FOR PATENTS: ne above-identified application. The fee has been calculated as shown below. CLAIMS AS AMENDED (3) (4) (5) (6) (7) (7) (7) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	RIAL NUMBER: FILING DATE: EXAMINER: GROUP ART UNIT: 3624 VENTION: Geoffrey R. Akers
E: GROUP ART UNIT: 3624 ANSWER-OPTIONS TO ISSUE-QUESTIONS RELATING TO TESTMENT FOR PATENTS: The above-identified application. The fee has been calculated as shown below. CLAIMS AS AMENDED (3) (4) (5) (6) (7) ADDITIONAL FEE PREVIOUSLY PAID FOR MINUS 34 0 X \$9 0.00	RIAL NUMBER: FILING DATE: EXAMINER: GROUP ART UNIT: 3624 VENTION: SETHOD FOR DEVELOPING ANSWER-OPTIONS TO ISSUE-QUESTIONS RELATING TO ERSONAL FINANCE AND INVESTMENT VENTOR(s): Tina M. Nocera et al.
ANSWER-OPTIONS TO ISSUE-QUESTIONS RELATING TO STATEMENT FOR PATENTS: ne above-identified application. The fee has been calculated as shown below. CLAIMS AS AMENDED (3) (4) (5) (6) (7) (7) (7) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	November 28, 2000 Geoffrey R. Akers 3624 WENTION: ETHOD FOR DEVELOPING ANSWER-OPTIONS TO ISSUE-QUESTIONS RELATING TO ERSONAL FINANCE AND INVESTMENT WENTOR(s): Tina M. Nocera et al.
ANSWER-OPTIONS TO ISSUE-QUESTIONS RELATING TO VESTMENT FOR PATENTS: ne above-identified application. The fee has been calculated as shown below. CLAIMS AS AMENDED (3) (4) (5) (6) (7) (6) (7) (7) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	VENTION: ETHOD FOR DEVELOPING ANSWER-OPTIONS TO ISSUE-QUESTIONS RELATING TO ERSONAL FINANCE AND INVESTMENT VENTOR(s): Tina M. Nocera et al.
FOR PATENTS: ne above-identified application. The fee has been calculated as shown below. CLAIMS AS AMENDED (3) (4) (5) (6) (7) HIGHEST NUMBER PREVIOUSLY PAID FOR CLAIMS PRESENT RATE ADDITIONAL FEE MINUS 34 0 X \$9 0.00	ETHOD FOR DEVELOPING ANSWER-OPTIONS TO ISSUE-QUESTIONS RELATING TO ERSONAL FINANCE AND INVESTMENT VENTOR(s): Tina M. Nocera et al.
FOR PATENTS: ne above-identified application. The fee has been calculated as shown below. CLAIMS AS AMENDED (3) (4) (5) (6) (7) HIGHEST NUMBER PREVIOUSLY PAID FOR CLAIMS PRESENT RATE ADDITIONAL FEE MINUS 34 0 X \$9 0.00	VENTOR(s): Tina M. Nocera et al.
CLAIMS AS AMENDED (3) (4) HIGHEST NUMBER PREVIOUSLY PAID FOR MINUS 34 (5) NO. OF EXTRA CLAIMS PRESENT CLAIMS PRESENT O X \$9 0.00	THE ASSISTANT COMMISSIONED FOR DATENTS.
(3) (4) (5) (6) (7) (7) (6) (7) (7) (6) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7	ansmitted herewith is an amendment in the above-identified application. The fee has been calculated as shown below.
HIGHEST NUMBER PREVIOUSLY PAID CLAIMS PRESENT RATE ADDITIONAL FEE MINUS 34 0 X \$9 0.00	
	CLAIMS AS AMENDED
MINUS 8 0 X \$42 0.00	(1) (2) (3) (4) (5) (6) (7) CLAIMS REMAINING AFTER AMENDMENT PREVIOUSLY PAID CLAIMS PRESENT FEE
	(1) (2) (3) (4) (5) (6) (7) CLAIMS REMAINING AFTER AMENDMENT PREVIOUSLY PAID FOR CLAIMS PRESENT FEE
TOTAL ADDITIONAL FEE \$ 0.00	(1) (2) (3) (4) (5) NO. OF EXTRA CLAIMS PRESENT FOR NO. OF EXTRA CLAIMS PRESENT FEE OTAL AIMS MINUS 34 0 X \$9 0.00
" IN THIS SPACE is less than 20, write "20" in this space.	(1) (2) (3) (4) HIGHEST NUMBER PREVIOUSLY PAID FOR NO. OF EXTRA CLAIMS PRESENT FOR NO. OF EXTRA CLAIMS PRESENT FEE OTAL AIMS MINUS 34 0 X \$9 0.00 DEP. CLAIMS 8 MINUS 8 0 X \$42 0.00
"IN THIS SPACE is less than 20, write "20" in this space. r" IN THIS SPACE is less than 3, write "3" in this space.	(1) (2) (3) (4) (5) (6) (7) (7) ADDITIONAL FEE FOR THIS AMENDMENT SPACE is less than 20, write "20" in this space. 1 (1) (2) (2) (3) (4) (4) (5) (5) (6) (7) (7) (7) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1
"IN THIS SPACE is less than 20, write "20" in this space. r" IN THIS SPACE is less than 3, write "3" in this space. to Deposit Account No A triplicate	(1) (2) (3) (4) HIGHEST NUMBER PREVIOUSLY PAID FOR NO. OF EXTRA CLAIMS PRESENT NO. OF EXTRA CLAIMS PRESENT FOR THIS AMENDAL FEE FOR THIS AMENDMENT SO. OF TOTAL ADDITIONAL FEE FOR THIS AMENDMENT SO. OF THIS AMENDMENT FOR THIS SPACE IS LESS than 20, write "20" in this space. * If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space. * If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, write "3" in this space. * No additional fee is required. Charge \$ to Deposit Account No A triplicate copy of this sheet is enclosed.
"IN THIS SPACE is less than 20, write "20" in this space. r" IN THIS SPACE is less than 3, write "3" in this space. to Deposit Account No A triplicate	(1) (2) (3) (4) (4) (5) (6) (7) ADDITIONAL FEE FOR THIS AMENDMENT (ATTEX AMENDMENT) (CLAIMS PRESENT) (CLAIMS
"IN THIS SPACE is less than 20, write "20" in this space. r" IN THIS SPACE is less than 3, write "3" in this space. to Deposit Account No A triplicate extension of time for filing this document required under 37 C.F.R. 1.136 fee be charged to Deposit Account No	(1) (2) (3) (3) (4) HIGHEST NUMBER PREVIOUSLY PAID FOR STATE AMENDMENT PREVIOUSLY PAID FOR STATE AMENDMENT PREVIOUSLY PAID FOR STATE PREVIOUSLY PAID FOR STATE PREVIOUSLY PAID FOR STATE PREVIOUSLY PAID STATE PAID STATE PREVIOUSLY PAID STATE PA
"IN THIS SPACE is less than 20, write "20" in this space. r" IN THIS SPACE is less than 3, write "3" in this space. to Deposit Account No A triplicate extension of time for filing this document required under 37 C.F.R. 1.136 fee be charged to Deposit Account No	(1) (2) (3) (3) (4) HIGHEST NUMBER PREVIOUSLY PAID CLAIMS PRESENT (ATE ADDITIONAL FEE FOR THIS AMENDMENT (CLAIMS PRESENT) (CL
"IN THIS SPACE is less than 20, write "20" in this space. r" IN THIS SPACE is less than 3, write "3" in this space. to Deposit Account No. . A triplicate extension of time for filing this document required under 37 C.F.R. 1.136 fee be charged to Deposit Account No.	(1) CLAIMS REMAINING AFTER AMENDMENT (3) HIGHEST NUMBER PREVIOUSLY PAID FOR CLAIMS PRESENT FOR STAL ADDITIONAL FEE FOR THIS AMENDMENT (4) NO. OF EXTRA CLAIMS PRESENT FOR D. O.
"IN THIS SPACE is less than 20, write "20" in this space. The to Deposit Account No. To Deposit Account No. To Deposit Account No. To Deposit Account No. The total The total No. The total	(1) CLAIMS REMAINING AFTER AMENDMENT (3) HIGHEST NUMBER PREVIOUSLY PAID CLAIMS PRESENT RATE ADDITIONAL FEE FIGH ADDITIONAL FEE S 0.00 If the entry in column 2 is less than the entry in column 4, write "0" in column 5. If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space. If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space. If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, write "3" in this space. In the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, write "3" in this space. In the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, write "3" in this space. In the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space. In the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space. In the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space. In the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space. In the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space. In the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space. In the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space. In the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space. In the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space. If the entry in column 2 is less than 20 to
"IN THIS SPACE is less than 20, write "20" in this space. r" IN THIS SPACE is less than 3, write "3" in this space. to Deposit Account No. . A triplicate extension of time for filing this document required under 37 C.F.R. 1.136 fee be charged to Deposit Account No. closed. psit Account No. 01-1125 RECEIV JUN 0 6 26	(1) CLAIMS REMAINING AFTER AMENDMENT (2) CLAIMS REMAINING AFTER AMENDMENT (3) HIGHEST NUMBER PREVIOUSLY PAID FOR CLAIMS PRESENT (6) NO. OF EXTRA CLAIMS PRESENT FOR ADDITIONAL FEE FOR THIS AMENDMENT (4) NO. OF EXTRA CLAIMS PRESENT FOR ADDITIONAL FEE FOR THIS AMENDMENT (5) NO. OF EXTRA CLAIMS PRESENT FOR THIS AMENDMENT (5) NO. OF EXTRA CLAIMS PRESENT FOR THIS AMENDMENT (6) NO. OF EXTRA CLAIMS PRESENT FOR THIS AMENDMENT (7) NO. OF EXTRA CLAIMS PRESENT FOR THIS AMENDMENT (7) NO. OF EXTRA CLAIMS PRESENT FEE SO. OF THIS AMENDMENT (7) NO. OF EXTRA CLAIMS PRESENT FEE SO. OF THIS AMENDMENT (7) NO. OF EXTRA CLAIMS PRESENT FEE SO. OF THIS AMENDMENT (7) NO. OF EXTRA CLAIMS PRESENT FEE SO. OF THIS AMENDMENT (8) NO. OF EXTRA CLAIMS PRESENT FEE SO. OF THIS AMENDMENT (8) NO. OF EXTRA CLAIMS PRESENT FEE SO. OF THIS AMENDMENT (8) NO. OF EXTRA CLAIMS PRESENT FEE SO. OF THIS AMENDMENT (8) NO. OF EXTRA CLAIMS PRESENT FEE SO. OF THIS AMENDMENT (8) NO. OF EXTRA CLAIMS PRESENT FEE SO. OF THIS AMENDMENT (8) NO. OF EXTRA CLAIMS PRESENT FEE SO. OF THIS AMENDMENT FEE SO
"IN THIS SPACE is less than 20, write "20" in this space. r" IN THIS SPACE is less than 3, write "3" in this space. to Deposit Account No. . A triplicate extension of time for filing this document required under 37 C.F.R. 1.136 fee be charged to Deposit Account No. aclosed. besit Account No. 01-1125 RECEIVILIAN OF 6 20 Signature	(1) CLAIMS REMAINING AFTER AMENDMENT (3) HIGHEST NUMBER PREVIOUSLY PAID CLAIMS PRESENT (6) RATE ADDITIONAL FEE FOR THIS AMENDMENT (CLAIMS PRESENT) (7) RATE ADDITIONAL FEE FOR THIS AMENDMENT (CLAIMS PRESENT) (7) RATE ADDITIONAL FEE FOR THIS AMENDMENT (7) RATE (7) R
TOTAL ADDITIONAL FEE \$ FOR THIS AMENDMENT	(1) (2) (3) (4) (5) (6) (7) CLAIMS REMAINING AFTER AMENDMENT PREVIOUSLY PAID FOR CLAIMS PRESENT FEE
TOTAL ADDITIONAL FEE \$ 0.00	(1) (2) (3) (4) (5) NO. OF EXTRA CLAIMS PRESENT FOR AL MINUS 34 (5) NO. OF EXTRA CLAIMS PRESENT FEE OF THE CLAIMS PRESENT FEE OF THE CLAIMS PRESENT FOR O.00
	(1) (2) (3) (4) (5) (6) (7) CLAIMS REMAINING AFTER AMENDMENT PREVIOUSLY PAID FOR CLAIMS PRESENT FOR TAL 34 MINUS 34 0 X \$9 0.00
MINUS 8 0 X \$42 0.00	(1) (2) (3) (4) (5) (6) (7) CLAIMS REMAINING AFTER AMENDMENT PREVIOUSLY PAID FOR CLAIMS PRESENT FEE
	(1) (2) (3) (4) (5) (6) (7)
FOR 0 X \$9 0.00	CLAIMS AS AMENDED
HIGHEST NUMBER PREVIOUSLY PAID FOR NO. OF EXTRA CLAIMS PRESENT FOR NO. OF EXTRA CLAIMS PRESENT FEE ADDITIONAL FEE O X \$9 0.00	
HIGHEST NUMBER PREVIOUSLY PAID FOR NO. OF EXTRA CLAIMS PRESENT FOR NO. OF EXTRA CLAIMS PRESENT FEE ADDITIONAL FEE O X \$9 0.00	
HIGHEST NUMBER PREVIOUSLY PAID CLAIMS PRESENT FOR NO. OF EXTRA CLAIMS PRESENT FEE ADDITIONAL FEE MINUS 34 0 X \$9 0.00	
(3) HIGHEST NUMBER PREVIOUSLY PAID FOR MINUS (4) HIGHEST NUMBER PREVIOUSLY PAID CLAIMS PRESENT FOR (5) NO. OF EXTRA CLAIMS PRESENT FEE ADDITIONAL FEE O X \$9 0.00	ansmitted herewith is an amendment in the above-identified application. The fee has been calculated as shown below.
CLAIMS AS AMENDED (3) (4) HIGHEST NUMBER PREVIOUSLY PAID FOR MINUS (5) NO. OF EXTRA CLAIMS PRESENT CLAIMS PRESENT O X \$9 0.00	ITHE ADDIDITANT COMMINISSIONER FOR FATENIS.
HIGHEST NUMBER PREVIOUSLY PAID CLAIMS PRESENT FOR NO. OF EXTRA CLAIMS PRESENT FEE ADDITIONAL FEE MINUS 34 0 X \$9 0.00	
(3) (4) HIGHEST NUMBER PREVIOUSLY PAID FOR MINUS (5) NO. OF EXTRA CLAIMS PRESENT CLAIMS PRESENT (6) RATE ADDITIONAL FEE O X \$9 0.00	ansmitted herewith is an amendment in the above-identified application. The fee has been calculated as shown below.
HIGHEST NUMBER PREVIOUSLY PAID CLAIMS PRESENT RATE ADDITIONAL FEE MINUS 34 0 X \$9 0.00	
HIGHEST NUMBER PREVIOUSLY PAID FOR NO. OF EXTRA CLAIMS PRESENT RATE ADDITIONAL FEE MINUS 34 0 X \$9 0.00	
(3) HIGHEST NUMBER PREVIOUSLY PAID FOR MINUS (4) HIGHEST NUMBER PREVIOUSLY PAID CLAIMS PRESENT O X \$9 0.00	ansmitted herewith is an amendment in the above-identified application. The fee has been calculated as shown below.
(3) (4) HIGHEST NUMBER PREVIOUSLY PAID FOR MINUS (5) NO. OF EXTRA CLAIMS PRESENT CLAIMS PRESENT (6) RATE ADDITIONAL FEE O X \$9 0.00	ansmitted herewith is an amendment in the above-identified application. The fee has been calculated as shown below.